

**AMENDMENTS TO THE SPECIFICATION:**

Page 1, after the title of the invention and before the section Field Of The Invention, please insert the following paragraph:

This application is a Continuation Application of Application No. 09/172,942, filed October 14, 1998.

Please amend the paragraph bridging pages 5 and 6 as follows:

Unfortunately, the Java card specification describes a limited version of the Java language and platform tuned to smart cards and legacy applications. A legacy application is one in which existing client applications on terminals cannot be changed and will continue to de-communicate through already defined APDU's. Such architecture forces a programmer to design a proprietary protocol for every application. Also, the present Java card architecture operationally requires that both the client program and the card applets process their methods and messages exclusively in the form of byte level strings and code. This adversely affects application development. First, it forces ~~programmer's~~ a programmer to design low-level byte string structures and protocols for each application. Second, it distracts from focusing on the object design of the whole application.

Please amend the paragraph bridging pages 9 and 10 as follows:

Unlike the Java virtual machine at a terminal, the Java card virtual machine runs forever. That is, the information on the card must be preserved when the power is removed. In this regard, contemporary practice involves the Java card virtual machine creating objects in a persistent and rewritable memory. Relatedly the applet

life cycle on a Java card starts when the applet is properly installed and registered in the ~~system~~system's registry table and terminates when it is removed from the table. The applets 23 on the card 15 remain in an inactive stage until the terminal explicitly selects them. Objects are created in persistent memory. Some objects are accessed frequently and the contents of their fields need not ~~the~~be persistent. In that circumstance, the Java card supports transient or temporary objects in RAM. However, once ~~and the~~ object has been declared as transient, ~~it's~~its contents cannot be moved back to the persistent memory.